

Amendments to the Specification:

Please amend the Brief Description of the Drawings section beginning on page 6, line 1, as follows:

BRIEF DESCRIPTION OF THE DRAWINGS

Having thus described the invention in general terms, reference will now be made to the accompanying drawings, which are not necessarily drawn to scale, and wherein:

FIG. 1 is a schematic block diagram of a terminal of one embodiment of the present invention;

FIGS. 2A-2E are schematic illustrations of a terminal placed in proximity to a user, in accordance with various embodiments of the present invention;

FIGS. 3A and 3b are schematic front and back views of a terminal including one or more electrodes, in accordance with one embodiment of the present invention;

FIGS. 4A-4D-C are schematic illustrations of tactile circuitry of a terminal, in accordance with various embodiments of the present invention;

FIG. 5 is a flowchart illustrating various steps in a method of monitoring at least one condition of a user, in accordance with one embodiment of the present invention;

FIG. 6 is a schematic illustration of a terminal user grasping a terminal during operation of the terminal, in accordance with one embodiment of the present invention; and

FIG. 7 is a schematic block diagram of a wireless communications system according to one embodiment of the present invention including a mobile network and a data network to which a terminal is bi-directionally coupled through wireless RF links.